



AIB Group announces reductions to non-Green fixed rate mortgages by up to 0.75%

- **AIB's 2 Year Fixed rate for non-Green mortgages reduced by 0.75%; all other fixed rate mortgages reduced by 0.50%***
 - **AIB also announces changes to 1 and 2 year Fixed Term Deposit accounts**
- **All other savings rates remain unchanged, including up to 3% on regular savings**

30th April 2025

AIB Group has announced a reduction to its non-Green fixed rate mortgages by up to 0.75%, available from 13th May 2025, for new and existing customers, in AIB, EBS and Haven. AIB's 2 Year Fixed rate for non-Green mortgages will reduce by 0.75% and all other non-Green fixed rate mortgages will reduce by 0.50%, excluding the High Value 4 Year fixed rate. These significant reductions could benefit a large number of customers.

The reductions are in line with the falling interest rate environment and AIB's commitment to delivering value for customers, particularly those whose homes don't have a Building Energy Rating of B3 or higher. The reductions will also help customers coming to the end of their fixed term, as they roll off historically lower rates into an environment where rates are now higher.

These latest reductions follow a number of cuts to Green mortgage rates by AIB Group in 2024. AIB has a full suite of mortgage options for our customers across Green, variable and fixed rates and continues to offer competitive variable mortgage rates which appeal to customers who don't wish to opt for a fixed rate.

A monthly repayment on a new €300,000 AIB 2-year fixed rate mortgage, with a loan to value of 50-80% over a 25 year term will be €1,557.37. The previous monthly repayment would have been €1,682.35, representing a saving of €124.98 per month, €1499.76 a year, or €5,177.47 over the 25 year term.

*excluding High Value 4 year fixed rate and AIB, EBS and Haven Green fixed rates.

Deposits

Since June 2024, the European Central Bank deposit rate has reduced seven times, by a cumulative 1.75%. During this time AIB has reduced fixed term deposit rates once in January 2025, by 0.25%. Recognising this falling interest rate environment, AIB has now announced a second reduction to some of its Fixed Term Deposit accounts. The 1 and 2 year Fixed Term Deposit accounts will reduce by 0.25% and 0.50% respectively, effective from 13th May 2025. All other savings and deposit rates remain unchanged.

AIB continues to offer some of the most competitive savings rates in the Irish market, including a regular savings rate of up to 3% AER on the AIB Online Saver, which provides customers instant access to their savings. AIB also continues to provide improved supports to our customers and access to higher interest rates. Most recently this included:

- Reducing the minimum balance required to open an AIB Fixed Term Deposit account from €15,000 to €5,000, making it easier for savers to get a return on more of their money.
- Launching a new 31 Day Business Notice account at a competitive rate of 1.5%.
- Providing a savings calculator on AIB.ie, supporting customers in choosing which savings account best suits their needs and to see the interest they could earn.

AIB's full range of savings accounts are available digitally through the AIB Mobile App and with Savings and Deposit Advisors in 170 AIB branches around the country to engage and to support customers in choosing savings accounts to suit their needs.

AIB's Managing Director, Retail Banking, Geraldine Casey said *"AIB takes a balanced and measured approach to interest rate changes. These significant reductions to our non-Green fixed mortgage rates could benefit tens of thousands of customers by saving them money each month, in some cases by up to c. €125.*

We understand that some customers are buying a home in areas where Green properties are limited and also that some customers are coming to the end of a previous fixed rate mortgage, taken out at a time where the interest rate environment was much lower than it is now. These new rates will provide significant support to those customers.

These reductions, coupled with previously announced reductions to our Green rate mortgages and our competitive variable rates demonstrate our commitment to supporting customers and providing them with the best value on their home buying journey.

In line with the falling interest rate environment, we are reducing two of our Fixed Term Deposit accounts while keeping all other savings accounts unchanged. AIB continues to offer some of the most competitive savings rates in the Irish market, especially for customers who require instant access on their savings."

For more information on AIB's mortgage rates, see [Mortgage Interest Rates Ireland, Fixed Rate and Variable Rate Mortgages | AIB](#)

For more information on AIB's savings and deposit rates, see [AIB Savings & Deposits - Deposit Rates](#)

ENDS.

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The new non Green fixed mortgage rates are as follows:

AIB

Term	Current Rate	New Rate Effective from 13 May 2025
AIB 1 Year Fixed Rate – LTV <50%	4.40%	3.90%
AIB 1 Year Fixed Rate – LTV 50% - 80%	4.55%	4.05%
AIB 1 Year Fixed Rate – LTV 80% - 90%	4.65%	4.15%
AIB 2 Year Fixed Rate – LTV <50%	4.45%	3.70%
AIB 2 Year Fixed Rate – LTV 50% - 80%	4.60%	3.85%
AIB 2 Year Fixed Rate – LTV 80% - 90%	4.70%	3.95%
AIB 3 Year Fixed Rate – LTV <50%	4.55%	4.05%
AIB 3 Year Fixed Rate – LTV 50% - 80%	4.70%	4.20%
AIB 3 Year Fixed Rate – LTV 80% - 90%	4.80%	4.30%
AIB 4 Year Fixed Rate – LTV <50%	4.60%	4.10%
AIB 4 Year Fixed Rate – LTV 50% - 80%	4.75%	4.25%
AIB 4 Year Fixed Rate – LTV 80% - 90%	4.85%	4.35%
AIB 5 Year Fixed Rate – LTV <50%	4.65%	4.15%
AIB 5 Year Fixed Rate – LTV 50% - 80%	4.80%	4.30%
AIB 5 Year Fixed Rate – LTV 80% - 90%	5.00%	4.50%
AIB 7 Year Fixed Rate – LTV <50%	4.90%	4.40%
AIB 7 Year Fixed Rate – LTV 50% - 80%	5.05%	4.55%
AIB 7 Year Fixed Rate – LTV 80% - 90%	5.15%	4.65%
AIB 10 Year Fixed Rate – LTV <50%	5.05%	4.55%
AIB 10 Year Fixed Rate – LTV 50% - 80%	5.20%	4.70%
AIB 10 Year Fixed Rate – LTV 80% - 90%	5.30%	4.80%

EBS

Term	Current Rate	New Rate Effective from 13 May 2025
1 Year Fixed	4.55%	4.05%
2 Year Fixed	4.90%	4.40%
3 Year Fixed	5.00%	4.50%
5 Year Fixed	5.10%	4.60%

Haven

Term	Current Rate	New Rate Effective from 13 May 2025
1 Year Fixed	4.55%	4.05%
2 Year Fixed	4.65%	4.15%
3 Year Fixed	4.75%	4.25%
5 Year Fixed	4.85%	4.35%
7 Year Fixed	5.05%	4.55%
10 Year Fixed	5.15%	4.65%

The new AIB fixed term deposit rates are as follows:

Account Type	Current Rates			New Rate Effective from 13 May 2025		
AIB Fixed Term Deposit	Gross%	AER%	Gross Return at Maturity%	Gross%	AER%	Gross Return at Maturity%
6 month	1.50%	1.50%	0.75%	1.50%	1.50%	0.75%
1 year	2.25%	2.25%	2.25%	2.00%	2.00%	2.00%
2 year	2.75%	2.77%	5.58%	2.25%	2.26%	4.55%